

AMENDMENTS

Listing of Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Previously presented) A method for teaching financial management skills to children in an arrangement comprising at least one information system network, said network connecting at least one personal display device to at least one information-provider computer said method comprising the steps of:

displaying a graphic user interface upon said personal display device, said graphic user interface having at least one educational game operatively linked to a stored value financial transaction account from which a holder of the stored value financial transaction account may withdraw cash or other legal tender;

relaying information including transaction requests from said graphic user interface to said stored value financial transaction account according to a system of rules designated by an account administrator; [[and]]

relaying account information from said stored value financial transaction account to said graphic user interface;

accepting at least one deposit into said stored value financial transaction account from at least one depositor, each of said at least one deposits having a legal-tender deposit value;

notifying said at least one depositor who has made said at least one deposit when said at least one deposit has been received in said stored value financial transaction account;

notifying said holder of said stored value financial transaction account and an account administrator when said at least one deposit has been received in said stored value financial transaction account; and

disclosing to said holder of said stored value financial transaction account said legal-tender deposit value only after said holder of said stored value financial transaction account holder has successfully completed at least one of said educational games;

whereby transaction requests are received from said graphic user interface and transmitted to said stored value financial transaction account according to the system of rules designated by [[an]]said account administrator and account information is relayed from said stored value financial transaction account to said graphic user interface according to said system of rules.

2. (Previously presented) The method of claim 1, wherein said stored value financial transaction account is a stored value account able to receive deposits from a variety of sources and to disperse payments and withdrawals upon direction from an account holder.

3. (Original) The method of claim 1, further comprising the step of: establishing a system of account administration rules wherein said rules govern the flow of information and transactions through said graphic user interface and through said stored value financial transaction account.

4. (Original) The method of claim 1, wherein said graphic user interface is customizable according to the desires of a user to include information, presentations and formats selected by said user.
5. (Original) The method of claim 1, further comprising the steps of: updating account balances as transactions and requests are completed.
6. (Original) The method of claim 1, further comprising the steps of monitoring the movements and progress of said user in playing said games; and assessing the ability and progression of said user's movements and progress.
7. (Original) The method of claim 6 further comprising the step of preparing reports regarding said account and said monitoring.
8. (Original) The method of claim 7 further comprising the step of transmitting said reports to said account administrator and to depositors.
9. (Canceled)
10. (Canceled)

11. (Currently amended) A method for teaching financial management to children in an arrangement comprising at least one computer network connecting at least one personal display device to at least one information-provider computer and at least one financial institution server said method comprising the steps of:

displaying a customizable graphic user interface having at least one game and linked to a financial account from which a holder of [[the]]said financial account may withdraw cash or other legal tender; [[and]]

processing a variety of inputs from said graphic user interface, including conducting at least one financial transaction from direction received from said game; and

accepting at least one deposit into said financial account from at least one depositor, each of said at least one deposits having a legal-tender deposit value;

notifying said at least one depositor who has made said at least one deposit when said at least one deposit has been received in said financial account;

notifying said holder of said financial account and an account administrator when said at least one deposit has been received in said financial account; and

disclosing to said holder of said financial account said legal-tender deposit value only after said holder of said financial account holder has successfully completed at least one of said games;

wherein inputs created from said game are connected to said financial account and a system of administration allows said inputs to perform financial transactions.

12. (Original) The method of claim 11 wherein said game is an educational computer game.
13. (Original) The method of claim 11 further comprising regulating the processing of transactions based upon a system of administrative rules, said system of administrative rules outlining the restrictions on the processing of transactions.
14. (Canceled)
15. (Original) The method of claim 11 wherein said game is a children's educational game.
16. (Original) The method of claim 15 wherein said display device is a personal computer.
17. (Original) The method of claim 15 wherein said display device is a personal digital assistant.
18. (Original) The method of claim 14 wherein said display device is a cellular telephone.
19. (Canceled)

20. (Currently Amended) In an arrangement comprising at least one computer network, said network connecting at least one personal computer to at least one information-provider computer and at least one financial institution server, an interactive educational banking method comprising the steps of:

creating an account with a financial institution, wherein a holder of said account may withdraw cash or other legal tender;

linking said account to an application software;

establishing a system of administrative rules governing the activities and access to said account, said system of administrative rules governed by an account administrator;

displaying on a personal computer an opening display wherein a party is asked to submit a password;

receiving a login name and password entry from said personal computer;

matching said name/password pair with a designated account;

displaying on said personal computer a graphic user interface, said user interface customizable to reflect the desires, attitudes, age and personality of a user, said graphic user interface comprising a variety of desired educational games, activities, and presentation formats;

receiving information from said graphic user interface;

sending information to said financial institution server;

connecting said graphic user interface with an electronically accessible banking account within an electronically accessible banking system located upon said financial institution server,

said account able to receive deposits from a variety of sources and disperse payments and withdrawals, including withdrawals of cash or other legal tender, according to said system of administrative rules;

regulating a flow of information between said graphic user interface and said account according to said system of rules and regulations;

receiving information from said financial institution server into said application;

transmitting information from said application to said graphical user interface;

receiving deposits from a variety of depositors into said account, each of said deposits having a legal-tender deposit value;

notifying said depositors when said deposit has been received;

notifying said account holder and said account administrator when deposits have been placed within said account according to said system of administrative rules;

disclosing to said account holder said legal-tender deposit value only after said account holder has successfully completed at least one of said variety of desired educational games or activities;

receiving requests from said account holder for information transmittal, funds withdrawals, purchases, and transactions from said account;

processing said requests according to said system of administrative rules;

updating account balances as transactions and requests are completed; and

transmitting reports regarding said account, and said games to said account administrator and to [[a]]said depositors.